

Jazzmyn M. Flemmings  
5415 Sir Douglas Drive  
Bryans Road, MD 20616

2015 DEC 14 AM 10:08  
U.S. BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
GREENBELT

November 28, 2015

Roger Schlossberg, Trustee  
18421 Henson Boulevard, Suite 201  
Hagerstown, MD 21742

For the attention of Mr. Roger Schlossberg, Trustee:

In reference to the Case No. 15-17283, I the undersigned am responding to the letter sent to by the Trustee, Mr. Schlossberg. As I stated to you in the Trustees' meeting that since this was the first time filing bankruptcy and doing so alone, I made errors that I was unaware of until you mentioned them to me. As you brought to my attention, I mistakenly placed my sister's home, 5800 Terence Dr., Clinton, MD on the incorrect Schedule, so I did go back to the court and amended my Schedule A.

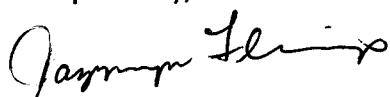
In filing my case and as I stated to you during the meeting, I listed my sister's home as a rental property as well as listed her mortgage company on Schedule D. After my sister contacted her mortgage company and told them that I had filed bankruptcy, as she was already modifying the loan to remove me, her company told us to do a Quit Claim Deed, in which I had forwarded you. I met with my sister and was only present for the notary portion of the document. My sister assured me that I did not have to be present with her to file it with the Land Records of Prince George's County. After receiving your notice that the deed was not filed, I asked my sister and she said she did not have the \$1,900 in taxes to file it, along with her mortgage payment. Prince Georges County's Land and Records told my sister that once the deed was filed, she would gain the other 50% of ownership and that payment was to be made immediately. After telling her mortgage company, the mortgage company told her just to send the notarized portion and they would continue with her modification.

In reference to my bank account and as I stated during the meeting with the Trustee, the amount \$1,724.84 was my mortgage payment, \$1,644.21 and the \$80.63 which was part of my daughter's \$200 weekly tuition, that had not cleared at the time of me filing, but did clear as a result of my bills being paid, leaving me with a zero balance. I am uncertain why the Trustee feels that I have additional funds that I did not turnover, as I have turned over all of my account statements to the Trustee, along with the a year worth of back dated statements requested during the meeting. As I also stated to the Trustee, I was doing foster care, my husband was living with me at my home and I was responsible for paying my sister's mortgage since she was in school and unemployed, which ultimately left me in a financial hardship. Presently, I am separated and no longer a foster parent, so those additional incomes no longer exist. Furthermore, as stated in the meeting with the Trustee, I have a draft of \$50 a pay period going into a joint account with my daughter's father for her tuition payments. The account was started about a year ago when she started school at age 2 and my daughter is 3 years old now

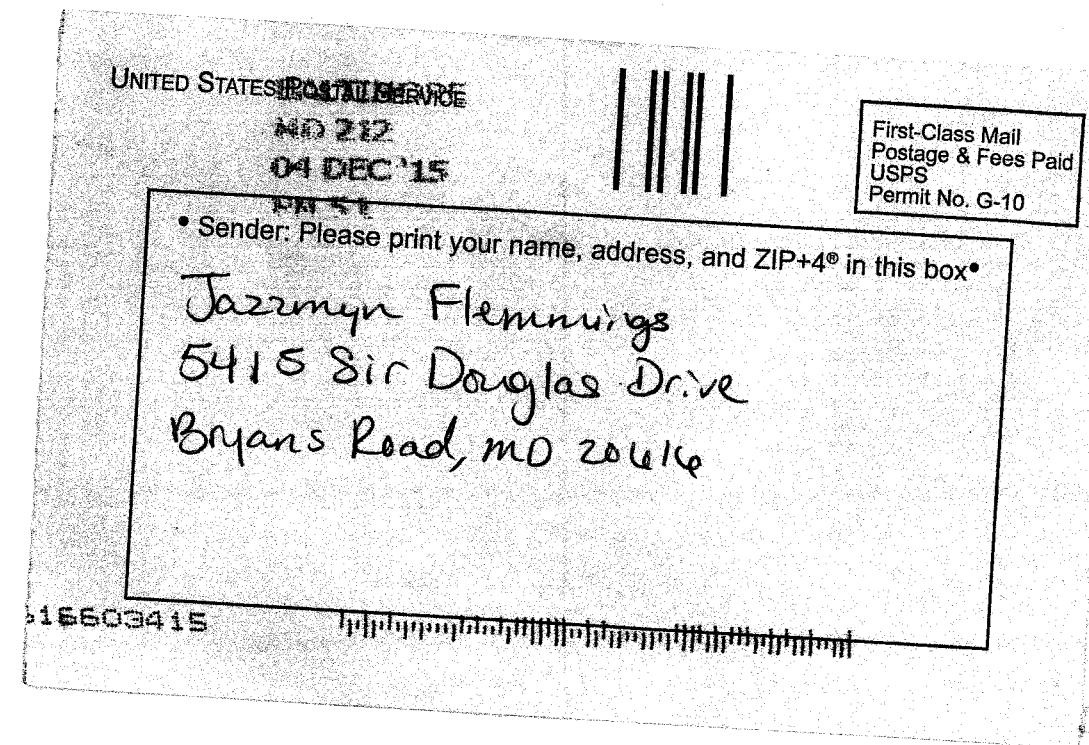
In reference to me obtaining counsel, it is true at first I did not obtain counsel, because it stated through the court's website that I did not have to obtain counsel, so I decided against it. But after receiving several notices from the Trustee, I did attempt to obtain counsel. However, this last notice which stated there were complaints and now an adversary proceeding against me, the Law Offices of Robert Ades declined to represent my case stating that the complaints had "criminal tone" and I could no longer use their services.

At this time, I hope that these answers clear up any confusion or misconception that you have in reference to my case. This was the first time that I have ever had to file bankruptcy, because I am normally on top of paying my bills, but after having to help my sister stay afloat while she was unemployed for over a year really hurt me financially and I still have not been able to fully recover.

Respectfully,



Jazzmyn M. Flemmings



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| SENDER: COMPLETE THIS SECTION  |  | COMPLETE THIS SECTION ON DELIVERY  |  |
| <ul style="list-style-type: none"> <li>■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</li> <li>■ Print your name and address on the reverse so that we can return the card to you.</li> <li>■ Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul> |  |  |  |
| 1. Article Addressed to:<br><i>Roger Schlossberg, Trustee<br/>18421 Henson Boulevard<br/>Suite 201<br/>Hagerstown, MD 21742</i>  |  | A. Signature<br><i>Roger Schlossberg</i><br><input type="checkbox"/> Agent <input type="checkbox"/> Addressee<br>B. Received by (Printed Name) <span style="border: 1px solid black; padding: 2px;">Date of Del.</span><br><b>DEC 14 2015</b>  |  |
| 2. Article Number<br><b>7014 2120 0000 6754 7240</b>   |  | D. Is delivery address different from item 1? <input type="checkbox"/> Yes<br>If YES, enter delivery address below: <input type="checkbox"/> No  |  |
|  |  | 3. Service Type<br><input type="checkbox"/> Certified Mail® <input type="checkbox"/> Priority Mail Express™<br><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise<br><input type="checkbox"/> Insured Mail <input type="checkbox"/> Collect on Delivery |  |
|  |  | 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes   |  |

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